

TINGEY FAVORS LAW CHANGES

Recommends That State Banking Bureau, With Commissioner, Be Created.

SUGGESTS INCREASE IN CORPORATION LICENSE

Also Recommends That Automobile Fee Be Raised From \$2 to \$5.

In his biennial report to Governor Tingley, covering the period from November 24, 1908, to November 29, 1910, Secretary of State C. S. Tingley makes some important recommendations with regard to the banking laws of the state, promulgated among which is the recommendation that a state banking bureau be created and a bank commissioner appointed. Here is what Secretary Tingley says upon the subject:

"With eighty-one banks now in operation and the prospects of this number being increased to one hundred before the close of the next biennial period, it is my opinion that the legislature of 1912, to afford adequate supervision and protection to the money of the depositors, will be required to create a state banking department or bureau and provide for the appointment of a bank commissioner. The banking law under which we are now operating was enacted in 1885, and with one or two exceptions has remained unchanged since that time. It is my opinion that the rapid growth of banking interests in this state is growing rapidly, and assuming it will continue to increase,

Bad Colds

Some colds are worse than others, but they are all bad. Do not neglect them. Treat promptly, vigorously. First of all, ask your doctor about taking Ayer's Cherry Pectoral. Then do as he says.

and based upon the experience of this department and the bank examiner, and in line with the most recent legislation of other states, I recommend the enactment of this legislation of a new banking act, including provisions covering the following subjects:

"A material increase in the fees for examinations, based upon the gross assets of the bank.

"That no bank be permitted to organize with an authorized capital of less than \$25,000.

"That the investments of savings banks be limited as to the character of such investments.

"Limiting the borrowing capacity of banks, and prohibiting borrowing on certificates of deposits.

"Making private or partnership banks subject to examination.

"Prohibiting the establishment or operation of branch banks, either domestic or foreign.

"Segregation of Deposits.

"The absolute segregation of savings from commercial deposits in banks having both departments, and prohibiting the mingling of the cash and securities of the savings department with those of the commercial department.

"Defining more specifically and extending the duties of directors and fixing a greater penalty for neglect of such duties.

"Prohibiting unauthorized banking.

"Repeal of the present loan, trust and guaranty act and the enactment of a law providing for the organization of trust companies, and prohibiting such companies from acting as surety on bonds unless they comply with the law governing surety companies."

The receipts of the secretary's office for the two years embraced in the report aggregated \$278,713.72, segregated as follows:

Annual fees \$106,329.81
Annual corporation license tax 150,275.09
Penalties and costs from delinquent corporations 5,415.00
Discharge of corporation license tax 508.75
Registration of automobiles and chauffeurs 3,210.50
Insurance 5,425.00
Sale of compiled laws, 1907 1,500.25

Total receipts \$278,713.72

The total receipts from all sources for the two preceding years were \$255,417.56, a net increase for the biennial period just ended of \$23,296.16.

Attention is directed to the fact that at the close of the year 1909 there were approximately 800 corporations of record.

Growing Rapidly.

In view of the fact that the banking business of this state is growing rapidly, and assuming it will continue to increase,

Uncolored!

M. J. Brandenstein & Co.
San Francisco

Make This an
Electrical Christmas

Do you not find that it is becoming increasingly difficult to select Christmas gifts for your friends and family? Electrical appliances solve the problem. Ornamental in appearance, lasting in value, labor saving and convenient in application, almost unlimited in variety and prices.

Here are a few suggestions that will help you out—electric irons, toasters, chafing dishes, grids and stoves, coffee percolators, babies' milk warmers, shaving cup heaters, curling irons, foot warmers, motors for washing and sewing machines.

All the above, with a great variety of similar appliances, on sale by any electrical supply dealer.

Let this be your guiding thought, "I will give her a gift which will make her daily life lighter, brighter, happier—that will save her time on common things and give her more time for the things she prefers to do."

Utah Light & Railway Co.

"ELECTRICITY FOR EVERYTHING."

CHRISTMAS AT HALF PRICE

T. H. NOTT'S

Saturday and Monday Specials.

41-43 Richards Street Both Phones 3538

SUGAR, 16 POUNDS \$1.00

LEMON, ORANGE AND CITRON PEEL

NEW CORN, PER CAN 10c

TOMATOES, 3 CANS 25c

NEW CURRANTS, 2 PKGS. 25c

NEW RAISINS, Blue Ribbon 10c

WHEN LAST BOX \$1.25

MIXED NUTS, 2 LBS 35c

SAGO AND RICE, 4 LBS 25c

BEST HAM, PER LB 17c

SALT BACON, PER LB 15c

Where?

Shall we spend a few pleasant hours during the holidays? Why, roller skating, of course. Innocent, healthful amusement. The Auditorium rink on Richards street will be open every afternoon and evening next week. Don't miss seeing the big electric revolving Christmas tree, without doubt the greatest electrical display ever seen in Salt Lake. Admission 10c. Auditorium Brass band at all sessions.

Mrs. Snyder's Christmas Sale of Hand Painted China.

If there is anything dear to a woman's heart, it is decorated china. Display now ready for your inspection on west balcony at Keith-O'Brien's.

Tribune-Reporter Printing Co.
66 West Second South st. Phone 718.

CHRISTMAS HOLIDAY EXCURSION TO OGDEN.

Via the Bamberger Electric Line.

14 round trip. Tickets on sale December 23, 24, 25, 26, 31, January 1. Good, turning January 2.

CATALOGUE PRINTING

Done by the Century is distinctive.

55-57 Postoffice place.

When in doubt, give handkerchiefs.

The handkerchief store

Keith-O'Brien

Salt Lake Statistics

Births.

J. A. Bjorklund, 313 Ninth East, girl.

Charles C. Buhler, Salt Lake, boy.

Frank Atkinson, 626 Glendale street, boy.

Harry James, 1605 South State street, boy.

Frank W. Greening, 556 Third East, girl.

James O'Brien, 451 Clark street, boy.

Thomas Osborne, 315 South West Temple, boy.

Albert Hay, 12 East Fifth South, boy.

Fred W. Schmale, Salt Lake, boy.

Marriage Licenses.

Leone Stimak and Antonio Asich, both of Bingham.

Alex. Blomquist and Anna Erikson of Bingham.

Louis P. Thiel and Margaret May Cochran of Salt Lake.

Sidney S. Beran of San Francisco and Stella Bradford of Spanish Fork.

Ray C. Erwin of Omaha and Susie J. Davis of Salt Lake.

Arthur F. Smith of Union and Elizabeth D. Symon of Salt Lake.

Realty Transfers.

Eliza Chamberlain to Knight Power company, part section 26, township 1 south, range 1 east, \$1,500.

Frank Evans and wife to William A. Shepherd, part lot 2, block 69, plat D, 1,500.

Ella Petersen et al. to Carl Madsen, part section 27, township 3 south, range 1 west, 225.

Ernest H. Kilpatrick to Ira A. Williams, lot 1, block 1, North Bayles addition, 400.

H. C. Hoffman et al. to Edward F. Hoffman et al., lots 30 and 31, block 1, Perkins' third addition, 5.

W. E. Hubbard to A. M. Leimer, part lot 2, block 1, Erler & Rees subdivision, 5.

Ira A. Williams to R. J. Hensley, son, lots 1 and 2, North Bayles Riverside plat, 400.

Two million dollars guarantees the security of every abstract made by the Salt Lake Security & Trust Co., 32 Up Main. We own our records.

HOLIDAY EXCURSIONS

Via D. & R. G. R. R.

One single fare for the round trip between any two stations in Utah. Minimum fare 25 cents. Tickets on sale Dec. 23, 24, 25, 26, 31, Jan. 1, 3, good until Jan. 9th returning. Also one single fare for the round trip from points in Utah to Salt Lake, Dec. 27, 28, 29, 30.

SAYS HUSBAND USED PHONE TO BEAT HER

After telling a pitiful story on the stand in Judge Armstrong's division of the third district court this morning, Alice Alder was rewarded by an interlocutory decree of divorce from Albert F. Alder on the ground of failure to support and cruelty. They were married at Farmington June 1, 1908, and have one child, aged 14 months.

Mrs. Alder testified that her husband choked her upon one occasion, while upon another he struck her in the eye with a telephone transmitter. Her testimony was corroborated by that of her mother, and the decree was granted.

Worse than an alarm of fire at night is the metallic cough of croup, bringing dread to the household. Careful mothers keep Foley's Honey and Tar in the house and give it at the first sign of danger. It contains no opiates. Schramm-Johnson, Drugs, five stores.

NATIONAL WOOL GROWERS ASSN.

Portland, Or., January 1-4.

Reduced fares via Oregon Short Line from Salt Lake City as follows:

Via Huntington \$36.00

Returning via San Francisco 57.00

Returning via Los Angeles 65.00

Dates of sale, January 1, 2 and 3.

CITY TICKET OFFICE.

156 Main St.

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Shall we spend a few pleasant hours during the holidays? Why, roller skating, of course. Innocent, healthful amusement. The Auditorium rink on Richards street will be open every afternoon and evening next week. Don't miss seeing the big electric revolving Christmas tree, without doubt the greatest electrical display ever seen in Salt Lake. Admission 10c. Auditorium Brass band at all sessions.

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The handkerchief store

Keith-O'Brien



THE IDEAL GIFT

Who wouldn't be delighted to get a Victor or Victor-Victrola for Christmas!

It's a real pleasure to own such an instrument; to be able to enjoy the world's best music whenever you want to hear it. The Victor is truly the ideal gift for every one. And it is a lasting pleasure—an unequaled source of entertainment throughout the year.

Come in and hear the Victor and Victor-Victrola. Let us show you the different styles—\$10 to \$250—and explain to you our easy-payment plan.

Prices of Victor Records
60c to \$7.00


New Style Victrola, \$75.00. Terms: \$10.00 cash, \$8.00 a month.

THE TALKING MACHINE CO.

SALT LAKE'S ONLY EXCLUSIVE TALKING MACHINE HOUSE

128 State St.—ORPHEUM BLDG.—Phones 4517

N. W. CLAYTON, Pres. ASHBY SNOW, Vice Pres. C. C. CLAYTON, Mgr.



Free Treat for the Children

All Children with Parents in Charge, will be treated to Free Candy by Santa Claus

Where?

at the

People's Cash Dept. Store

Today and Tonight

Come all ye Utah people
And see our grand display.
We have gifts for each, gifts for all,
Presents great, presents small,
At prices that will beat them all.
Come—Buy for Christmas Day.

NOTE ADDRESS:

42 to 48 West First South

Open Evenings Open Evenings

For Your Xmas Dinner

We have the most complete line of strictly fresh dressed

BOOTH

Turkeys, Geese, Ducks, Fowls and Spring Chickens

In the city. Prices the lowest for first class goods.

A Special Supply of Fresh Fish, Oysters

And all kinds of sea foods for our Xmas trade. Call and examine our line before purchasing your supplies for your Christmas dinner.

Booth Fisheries Co.

30 West First South



Store Open Tonight

Victor I—With ten selections, \$28.75.
\$4.00 cash—
\$4.00 a month.



Victor II, \$36.25, with ten selections, \$5.00 cash, \$4.00 a month.



Victor III, with ten selections and solid oak wood horn, \$50.00, \$5.00 cash, \$5.00 a month.



Victor Victrola XVI, \$200.00. Easy payments if desired.

KEITH-O'BRIEN CO.

Christmas Hosiery

Painty hosiery, Italian silk hose, Silk hose, Italian silk vests, Swiss ribbed fancy hosiery.

Presents for Boys

Suits, Overcoats, Hats, Caps, Sweater coats, Toques, Dress shirts, Dress blouses, Sweaters.

Infants

Coats, Sweaters, Toques, House gowns, Sweater coats, Leggings.

Gifts for Girls

Coats, dresses, cloaks, skating coats, reifers, skating toques, and hats, sweater coats, hats.

For Sister and Mother and Sweetheart

Silk shawls, Heatherbloom petticoats, House gowns, Silk kimono, White aprons, Quilted house jackets, Silk petticoats, White petticoats, Bath robes.

Gift Gloves

Our gloves carry the assurance of absolute satisfaction in style and service. Gloves are always an acceptable gift. Certificates will be given.

DENVER & RIO GRANDE

Scenic Line of the World.

3 FAST TRAINS DAILY

Salt Lake to Denver

Through Pullman sleepers to Chicago and points east. Steamship tickets to all parts of the world.

Tkt. Office 301 Main Street.

HOTEL MONROE

San Francisco St., near Van Ness Ave., San Francisco.

A refined family and tourist hotel in the best residential district. Thoroughly modern, equipped with every convenience and very reasonable rates on American Plan.

For rates and reservations address:

FRANCIS SMITH, Mgr.